



Order Filed on October 15, 2019
by Clerk

Case No.: 18-13855 U.S. Bankruptcy Court
District of New Jersey

Chapter: 13

Hearing Date:
September 3, 2019 at 9:00 AM

Hon. Judge:
Michael B. Kaplan

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as Servicer for U.S. Bank Trust National Association,
as Trustee of the Cabana Series III Trust

In Re:

Mohammad J Ahmad

Debtor(s)

ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: October 15, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Harvey I. Marcus
Property Involved("Collateral"): 7 Wilson Avenue, Township of Woodbridge, NJ 08830

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 2 months, from August 1, 2019 to September 1, 2019.
- The Debtor is overdue for 2 payments at \$1,335.68 per month.
- Less Funds held in debtor(s) suspense \$850.40.

Total Arrearages Due: \$1,820.96

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on October 1, 2019, additional monthly cure payments shall be made in the amount of \$303.50 for 6 months.
- Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,335.68, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the

payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Mohammad J Ahmad
Debtor

Case No. 18-13855-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db +Mohammad J Ahmad, 7 Wilson Ave, Iselin, NJ 08830-1413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Harvey I. Marcus on behalf of Debtor Mohammad J Ahmad him@lawmarcus.com

Jonathan C. Schwalb on behalf of Creditor BSI Financial Services as servicer for U.S. Bank
Trust National Association as Trustee of Cabana Series III Trust bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6